

1. A system for transferring information from a centrally located site to a portable communications terminal via a telephone network, said site comprised of a look up table containing plurality of data records correlating to items disposed at a retail establishment, wherein each of said items has associated with it a bar code encoded with the indicia unique to said item, with each said bar coded indicia corresponding to a particular record in said table, said information containing at least a portion of said record, the system comprising:
- a) a portable communications terminal comprising:
 - i) bar code reading means for optically reading a bar code located on an item and for generating a bar code data signal indicative of the identity of said item;
 - ii) audible transducer means for allowing a user to provide audio input and to receive audio output from said terminal;
 - iii) switching means for selecting a bar code reading mode, wherein said generated bar code data signal is transmitted to said central site, or a communications mode, wherein said audible transducer means is enabled to communicate with a selected destination;
 - iv) transceiver means for enabling cellular communications with said central site or said selected destination via a telephone network.
2. The system of claim 1 further comprising a first memory for storing a current transaction file, said current transaction file containing a list of said information retrieved from plurality of records, from said look up table.
3. The system of claim 2 wherein said information contained in said transaction file comprises price data for a plurality of said items selected by a user via said bar code reading means.
4. The system of claim 3 further comprising a plurality of checkout terminals associated with said retail establishment, each of said checkout terminals comprising means for obtaining said transaction file for item checkout purposes.

5. The system of claim 4 wherein said checkout terminal comprises means for displaying from the item data stored in said transaction file, information about said items selected by the user.

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6. The system of claim 5 wherein said checkout terminal further comprises means for adjusting said information.

7. The system of claim 2 wherein said first memory is associated with said central site.

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8. The system of claim 2 wherein said first memory is associated with said communication terminal.

9. The system of claim 2 wherein said central site further comprises a second memory for storing a plurality of prior transaction files, each of said prior transaction files containing information regarding a user's prior transactions.

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10. The system of claim 9 wherein said central site comprises means for updating a user's prior transaction file in accordance with said user's current transaction file.

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11. The system of claim 10 wherein said checkout terminal further comprises means for retrieving from said central site said user's updated prior transaction file.

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12. The system of claim 1 wherein said information, transmitted from said central site to said portable communication terminal, is outputted to said user via said audible transceiver means.

13. The system of claim 1 further comprising a visual display means, wherein said information, transmitted from said central site to said portable communication terminal, is outputted to said user via said visual display means.

5 14. The system in claim 13, wherein visual display means comprising a touch screen.

15. The system in claim 14, wherein said touch screen is configured with different sets of control buttons and menus, wherein one of said sets is configured to
10 function with said bar code reading mode and another of said sets is configured to function with said communication mode.

16. The system of claim 15, wherein said touch screen is further configured with a set of user-programmable control buttons and menus.

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17. The system in claim 13, wherein said display means comprises a liquid crystal display(LCD).

18. The system in claim 17 further comprising a plurality of control keys.

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19. The system in claim 18, wherein the functionality of said control keys is associated with the state of said switching means of said portable communications terminal.

25 20. The system of claim 1 wherein said bar code reading means is comprised of a bar code laser scanning module.

21. The system of claim 1 further comprising means for temporarily suspending said communications between said portable communications terminal and

said central site, and enabling communications with said portable communications terminal and said selected destination via said telephone network.

22. The system in claim 1, wherein said portable communications terminal
5 comprises a replaceable modular unit and wherein said bar code reading means is located within said modular replaceable unit, and wherein said replaceable modular unit comprises interface means that enable communications between said bar code reading means and said portable communications terminal.

10 23. The system in claim 22, wherein said replaceable modular unit further comprises a replaceable rechargeable power supply module.

24. The system in claim 23, wherein said terminal is a cellular phone, said cellular phone comprises said replaceable rechargeable power supply module, said
15 power supply module comprises said bar code reading means, and said power supply module also comprises interface means to other parts of said cellular phone.

25. The system in claim 2 further comprising a verification means for generating transaction verification procedures.
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26. The system in claim 25 further comprising a verification procedure transferring means for transferring said verification procedure into said transaction terminal.

25 27. The system in claim 13, wherein said display means comprises a light emitting diode (LED) display.

28. The system in claim 27 further comprising a plurality of control keys.